

Information to identify the case:

Debtor 1	<u>Hillary Paul Sutton II</u>	Social Security number or ITIN	xxx-xx-3234
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia Lynn Sutton</u>	Social Security number or ITIN	xxx-xx-6659
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23130-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hillary Paul Sutton II

Patricia Lynn Sutton

3/15/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hillary Paul Sutton, II
Patricia Lynn Sutton
Debtors

Case No. 18-23130-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 15, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Hillary Paul Sutton, II, Patricia Lynn Sutton, 2460 Potomac Avenue, Pittsburgh, PA 15216-2752
14892994	+ Allegheny Health Network, 30 Isabella Street, Pittsburgh, PA 15212-5862
14914012	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216
14892997	Chase Bank, PO Box 15238, Wilmington, DE 19850
14892999	+ Duquesne Light Company, PO Box 37, Pittsburgh, PA 15122-0037
14893000	+ Equitable Federal Credit union, 1889 Britton Road, Akron, OH 44310-1843
14893002	+ Federal Student Loans, PO Box 60610, Harrisburg, PA 17106-0610
14893001	+ Federal Student loan, PO Box 60610, Harrisburg, PA 17106-0610
14893003	+ GE Money Bank, Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
14893010	+ PWSA Sewage, Penn Liberty Plaza I, 1200 Penn Avenenue, Pittsburgh, PA 15222-4207
15059218	U.S. Bank N.A. c/o Rushmore Loan Management, P.O. Box 55004, Irvine, CA 92619
14980856	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2024 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Mar 16 2024 00:22:32	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnjts@grblaw.com	Mar 16 2024 00:15:00	City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Mar 16 2024 00:15:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Mar 16 2024 00:15:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15009977	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 16 2024 00:16:00	ABS REO Trust VI, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14928431	EDI: BANKAMER		

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		Mar 16 2024 04:07:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
14892995	+ EDI: BANKAMER		
		Mar 16 2024 04:07:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14927984	Email/PDF: resurgentbknofications@resurgent.com		
		Mar 16 2024 00:33:21	CACH, LLC its successors and assigns as assignee, of HSBC Card Services (III) Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894241	+ Email/Text: bankruptcy@cavps.com		
		Mar 16 2024 00:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14930025	+ Email/Text: ebnjts@grblaw.com		
		Mar 16 2024 00:15:00	City of Pittsburgh / School District of PGH, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14893007	EDI: CITICORP		
		Mar 16 2024 04:07:00	MCYDSNB, PO Box 8113, Mason, OH 45040
14893005	EDI: CITICORP		
		Mar 16 2024 04:07:00	Macy's, P.O. Box 183083, Columbus, OH 43218
14927699	+ Email/Text: kburkley@bernsteinlaw.com		
		Mar 16 2024 00:16:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14893004	+ EDI: HFC.COM		
		Mar 16 2024 04:07:00	HSBC, PO Box 2013, Buffalo, NY 14240-2013
14893008	+ EDI: PENNDEPTREV		
		Mar 16 2024 04:07:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14893008	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 16 2024 00:15:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14893424	+ EDI: PRA.COM		
		Mar 16 2024 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14893009	+ Email/Text: csc.bankruptcy@amwater.com		
		Mar 16 2024 00:16:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14897143	EDI: PENNDEPTREV		
		Mar 16 2024 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14897143	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 16 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14952147	+ Email/Text: ebnpwsa@grblaw.com		
		Mar 16 2024 00:15:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14893011	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Mar 16 2024 00:34:03	Regional Acceptance, PO Box 830913, Birmingham, AL 35283-0913
14911482	Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Mar 16 2024 00:34:03	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14893012	+ EDI: SYNC		
		Mar 16 2024 04:07:00	Synchrony Bank/Walmart, PO Box 960024, Orlando, FL 32896-0024
15501990	+ Email/Text: bkteam@selenefinance.com		
		Mar 16 2024 00:15:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15566733	+ Email/Text: EBN@edfinancial.com		
		Mar 16 2024 00:15:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14922873	EDI: AIS.COM		
		Mar 16 2024 04:07:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14893013	+ EDI: VERIZONCOMB.COM		
		Mar 16 2024 04:07:00	Verizon Wirelesss, 500 Technology Drive, Suite 500, Saint Charles, MO 63304-2225

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr		Select Portfolio Servicing as servicer for ABS REO
cr		U.S. Bank National Association, not in its individ
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	US Department of Education, 120 N Seven Oaks Drive, knoxville, tn 37922-2359
14925994	*	Bank of America, PO BOX 31785, Tampa FL 33631-3785
14892996	*+	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14892998	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
14893006	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, P.O. Box 183083, Columbus, OH 43218
15661838	*+	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15661840	*+	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 4 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services LLC bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services LLC dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Select Portfolio Servicing as servicer for ABS REO Trust VI dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

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Jeffrey R. Hunt

on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com

Joseph Peter Nigro

on behalf of Debtor Hillary Paul Sutton II nigroassociateslaw@gmail.com,
chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com

Joseph Peter Nigro

on behalf of Joint Debtor Patricia Lynn Sutton nigroassociateslaw@gmail.com
chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com

Karina Velter

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust,
Series 2016-CTT c/o Rushmore Loan Management Services LLC karina.velter@powerskirm.com,
Kaitlyn.Pemper@powerskirm.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor BANK OF AMERICA N.A. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 16